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Order Filed on August 3, 2022 by Clerk U.S. Bankruptcy Court District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-1(b)

Robertson, Anschutz, Schneid, Crane & Partners, PLLC

Authorized Agent for Secured Creditor 130 Clinton Road, Lobby B, Suite 202

Fairfield, NJ 07004 Telephone: 973-575-0707

Facsimile: 973-404-888

Aleisha C. Jennings (049302015)

In Re:

John J Neely, Jr.,

Debtor,

Case No.: 18-24930-MBK

Chapter: 13

Hearing Date: June 22, 2022

Judge: Michael B. Kaplan

ORDER RESOLVING SECURED CREDITOR'S CERTIFICATION OF DEFAULT

The relief set forth on the following pages, numbered two (2) through three (3), is hereby ORDERED.

DATED: August 3, 2022

United States Bankruptcy Judge

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THIS MATTER having come before the Court on the Certification of Default of WILMINGTON SAVINGS FUND SOCIETY, FSB, D/B/A CHRISTIANA TRUST, NOT INDIVIDUALLY BUT AS TRUSTEE FOR PRETIUM MORTGAGE ACQUISITION TRUST ("Secured Creditor") by and through its counsel, Robertson, Anschutz, Schneid, Crane & Partners, PLLC, as to the real property commonly known as 102 Woodthrush Trail West, Medford, NJ 08055 (the "Subject Property"), and : Stacey L. Mullen representing John J Neely, Jr. ("Debtor"), and for good cause it is ORDERED that Secured Creditor's Certification of Default is resolved, subject to the following conditions:

- 1. The Debtor has brought the account current subsequent to the Certification of Default filed on May 18, 2022.
- Beginning on <u>June 25, 2022</u>, regular monthly mortgage payments shall be timely remitted to Creditor pursuant to periodic adjustments and any Notice of Payment Change(s) filed on the docket.
- 3. Payments to the Secured Creditor shall be made to the following address(es):
 - Regular monthly payment: 9990 Richmond Avenue

Suite 400 South

Houston, Texas 77042-4546

- 4. Secured Creditor shall retain its first mortgage lien on the Property and none of its rights are being modified.
- 5. In the event of Default:
 - Should the Debtor(s) fail to make any of the above captioned payments, or if any regular monthly mortgage payment should become more than thirty (30) days late or if Debtor(s) fails to comply with any terms of this Order, counsel shall file a Certification of Default with the Court. A copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
 - In the event the Debtor(s) convert(s) to a Chapter 7 during the pendency of this bankruptcy case, the Debtor(s) shall cure all arrears within ten (10) days from the date of conversion in order to bring the loan contractually current. Should the Debtors fail to bring the loan contractually current, counsel shall file a Certification of Default with the Court, a copy of the Certification shall be sent to the Chapter 13 Trustee, Chapter 7 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the

Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.

- This agreed order survives any loan modification agreed to and executed during the instant bankruptcy. If any regular mortgage payment due after the execution of a loan modification is more than thirty (30) days late, counsel shall file a Certification of Default with the Court a copy of the Certification shall be sent to the Chapter 13 Trustee, the Debtors, and Debtors' attorney and the court shall enter an Order granting relief from the Automatic Stay. Debtor shall pay \$200.00 for each notice of default issued by Secured Creditor as a result of the Debtor's failure to comply with this Order.
- 6. Award of Attorneys' Fees:
 - The Applicant is awarded attorney fees of \$200.00 and costs of \$0.00.

The fees and costs are payable:

- Through the Chapter 13 plan.
- 7. In the event Secured creditor has not filed a timely Proof of Claim, Debtor consents to the filing and payment by the Chapter 13 Trustee of any late filed Proof of Claim, subject to the right of the Debtor to file an objection as to the amount.

United States Bankruptcy Court District of New Jersey

In re: Case No. 18-24930-MBK

John J. Neely, Jr. Chapter 13

Debtor

CERTIFICATE OF NOTICE

District/off: 0312-3 User: admin Page 1 of 2
Date Rcvd: Aug 04, 2022 Form ID: pdf903 Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol Definition

+ Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS

regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Aug 06, 2022:

Recipi ID Recipient Name and Address

db + John J. Neely, Jr., 102 Woodthrush Trail West, Medford, NJ 08055-9124

TOTAL: 1

 $Notice \ by \ electronic \ transmission \ was \ sent \ to \ the \ following \ persons/entities \ by \ the \ Bankruptcy \ Noticing \ Center.$

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Aug 06, 2022 Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on August 4, 2022 at the address(es) listed

below:

Name Email Address

Albert Russo

on behalf of Trustee Albert Russo docs@russotrustee.com

Albert Russo

docs@russotrustee.com

Aleisha Candace Jennings

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium

Mortgage Acquisition Trust ajennings@raslg.com

Denise E. Carlon

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium

Mortgage Acquisition Trust dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

Harold N. Kaplan

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium

Mortgage Acquisition Trust hkaplan@rasnj.com, informationathnk@aol.com

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Date Rcvd: Aug 04, 2022 Form ID: pdf903 Total Noticed: 1

Kevin Gordon McDonald

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium

Mortgage Acquisition Trust kmcdonald@kmllawgroup.com, bkgroup@kmllawgroup.com

Laura M. Egerman

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium

Mortgage Acquisition Trust bkyecf@rasflaw.com, bkyecf@rasflaw.com;legerman@raslg.com

Sindi Mncina

on behalf of Creditor Wilmington Savings Fund Society FSB, d/b/a Christiana Trust, not individually but as trustee for Pretium

Mortgage Acquisition Trust smncina@raslg.com

Stacey L. Mullen

on behalf of Debtor John J. Neely Jr. slmullen@comcast.net

Steven P. Kelly

on behalf of Creditor Bank of America. N.A. skelly@sterneisenberg.com bkecf@sterneisenberg.com

U.S. Trustee

USTPRegion 03. NE. ECF@usdoj.gov

TOTAL: 11